

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

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65. (new) A method to facilitate user interaction with merchant web sites, the method comprising operations of:

preparing a proxy platform corresponding to a merchant web site by

performing operations comprising:

planning a modified presentation of the web site including one or changes to functionality of the web site;

generating rules to fill-in purchase checkout forms of the web site with data from users' cyber wallets accessible to the proxy platform;

responsive to a user's request to view a merchant web site for which a corresponding proxy platform exists, performing operations comprising:

utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;

responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from the user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

66. (new) The method of claim 65, the utilizing operation further comprising:

redirecting user requests to a proxy platform web site instead of the requested web site.

67. (new) The method of claim 65, wherein the rules include mapping items of data from the users' cyber wallets to corresponding fields in the merchants' purchase checkout forms.

68. (new) The method of claim 65, wherein each cyber wallet includes data pertaining to a user and including at least finance data and shipping data.

69. (new) The method of claim 65, where:
the modified presentation includes a quick checkout button;
the operation responsive to user initiation of a purchase transaction upon the requested web site is responsive to user activation of the quick checkout button.

70. (new) The method of claim 65, the operations further comprising:
on a predetermined schedule, checking the merchant web page to determine whether any change has occurred rendering the proxy platform at least partially invalid;
if so, performing at least one of the following:
generating an alert;
re-performing at least one of the planning and generating operations sufficient to restore the proxy platform to a valid state.

71. (new) The method of claim 65, where:
the operation of preparing the proxy platform comprises preparing a different merchant profile for each of multiple merchant web sites, where each merchant profile includes the modified presentation and rules applicable to that merchant;

the utilizing operation comprises utilizing the proxy platform, according to the merchant profile corresponding to the requested web site, as an overlay to provide the user with the modified presentation instead of the requested web site.

72. (new) The method of claim 65, where the rules include:
- proxy rules applicable to data transmitted from the merchant web site to the user;
 - reqproxy rules applicable to data transmitted by the user to the merchant web site.
73. (new) The method of claim 65, where the cyber wallets comprise one or more predetermined data storage sites.
74. (new) A system to facilitate user interaction with merchant web sites, comprising:
- a merchant profile corresponding to a web site, the merchant profile comprising:
 - a modified presentation of the web site including one or changes to functionality of the web site;
 - rules to fill-in purchase checkout forms of the web site with data from users' cyber wallets accessible to a proxy platform;
 - a proxy platform programmed to perform operations responsive to a user's request to view a merchant web site for which a corresponding merchant profile exists, the operations comprising:
 - utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;
 - responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from the user's cyber wallet and

entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

75. (new) The system of claim 74, the proxy platform programmed such that the utilizing operation further comprises:
redirecting user requests to a proxy platform web site instead of the requested web site.
76. (new) The system of claim 74, wherein the rules include mapping items of data from the users' cyber wallets to corresponding fields in the merchants' purchase checkout forms.
77. (new) The system of claim 74, further comprising the cyber wallets, wherein each cyber wallet includes data pertaining to a user and including at least finance data and shipping data.
78. (new) The system of claim 74, where:
the modified presentation includes a quick checkout button;
the proxy platform is programmed such that user initiation of a purchase transaction upon the requested web site comprises user activation of the quick checkout button.
79. (new) The system of claim 74, further comprising an autotester programmed to perform operations comprising:
on a predetermined schedule, checking the merchant web page to determine whether any change has occurred rendering the proxy platform at least partially invalid;
if so, performing at least one of the following:
generating an alert;

re-performing at least one of the planning and generating operations
sufficient to restore the proxy platform to a valid state.

80. (new) The system of claim 74, where:

the system includes multiple merchant profiles, each pertaining to a different
merchant web site;

the proxy platform is programmed such that the utilizing operation comprises
utilizing the proxy platform, according to the merchant profile
corresponding to the requested web site, as an overlay to provide the user
with the modified presentation instead of the requested web site.

81. (new) The system of claim 74, where the rules include:

proxy rules applicable to data transmitted from the merchant web site to the
user;

reqproxy rules applicable to data transmitted by the user to the merchant web
site.

82. (new) The system of claim 74, further comprising the cyber wallets, where
the cyber wallets comprise one or more predetermined data storage sites.

83. (new) A system to facilitate user interaction with merchant web sites,
comprising:

merchant profile means corresponding to a web site, the merchant profile
means comprising:

means for modified presentation of the web site including one or
changes to functionality of the web site;

rules means for filling-in purchase checkout forms of the web site
with data from users' cyber wallets accessible to a proxy
platform;

proxy platform means for performing operations responsive to a user's request to view a merchant web site for which a corresponding merchant profile exists, comprising:

means for utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;

means responsive to user initiation of a purchase transaction upon the requested web site for automatically retrieving personal data from the user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.